Recording Requested By: MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:

SHANNON LEIGH STEPP 4650 ROMAN FORREST OLIVE BRANCH, MS 386549402

DEED OF RELEASE

MORGAN STANLEY CREDIT CORPORATION #:9402390505507 "STEPP" Lender ID:66 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: SHANNON LEIGH STEPP, SHANNON LEIGH STEPP, AN UNMARRIED PERSON

Original Beneficiary: MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

Original Trustee: RITA BORZYM

Dated: 07/23/2004 Recorded on 08/30/2004 as in Book/Reel/Liber: 2059 Page/Folio: 71

In the Records of the County Recorder of De Soto Mississippi

Property Address: 4650 ROMAN FORREST, OLIVE BRANCH, MS 38654-9402

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION On October 7th, 2005

STATE OF South Dakota COUNTY OF Minnehaha

Dayna M Sý

On October 7th, 2005, before me, RHONDA REINERS, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M Syverson, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

RHONDA REINERS

WITMBSS my hand and official seal,

erson. Vice P

RHONDA REINERS

Notary Expires: 03/23/2011

(This area for notarial seal)

Prepared By: Tom Dorn, MORGAN STANLEY CREDIT CORPORATION 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110